

Single Family Housing Guaranteed Loan Program

Texas Adjusted Income Limits
Effective January 22, 2013

	1-4 Person Household	5-8 Person Household
MAJORITY OF ALL TEXAS COUNTIES	\$74,750	\$98,650

Listed Below are the Exceptions:

Metropolitan Area	Counties Included	1-4 Person Household	5-8 Person Household
Austin-Round Rock-San Marcos, TX	Bastrop, Caldwell, Hays, Travis, Williamson	\$87,250	\$115,150
Dallas-Fort Worth-Arlington:			
Dallas, TX	Collin, Dallas, Delta, Denton, Ellis, Hunt, Kaufman, Rockwall	\$80,650	\$106,450
Forth Worth-Arlington, TX	Johnson, Parker, Tarrant	\$79,550	\$105,000
Wise County, TX	Wise	\$77,850	\$102,750
Houston-Sugarland-Baytown:			
Austin County, TX	Austin	\$76,850	\$101,450
Brazoria County, TX	Brazoria	\$90,500	\$119,450
Houston-Baytown-Sugarland, TX	Chamber, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, Waller	\$76,900	\$101,500
Midland, TX	Midland	\$76,900	\$101,500
San Antonio-New Braunfels, TX:			
Kendall County, TX	Kendall	\$93,450	\$123,350
Blanco County, TX		\$77,050	\$101,700
Gillespie County, TX		\$76,700	\$101,250
Hartley County, TX		\$86,600	\$114,300
Hood County, TX		\$80,300	\$106,000
Loving County, TX		\$90,500	\$119,450
Roberts County, TX		\$81,500	\$107,600
Somervell County, TX		\$78,650	\$103,800

Annual Income Adjustments

\$480/Household Member (does <u>not</u> apply to applicant coapplicant or spouse)	Under 18 years of age. 18 years old & older if disabled as defined in RD Instruction 1980-D 1980.302 (a) or full time student
\$400/Elderly Family	Only one deduction per household. Applies when the head, spouse, or sole member of a household is 62 years of age or older and is the applicant/borrower or the coapplicant/coborrower.
Deduction for Childcare	A deduction for the care of minors 12 years of age or under, to the extent necessary to enable a member of the applicant/borrower's family to be gainfully employed or to further his or her education.
Medical Expenses	For elderly family. Medical expenses which exceed 3 % of gross annual income and not covered by insurance or assistance.

This is a summary of RD Instruction 1980-D, Exhibit C.

ADD 8% OF 1-4 PERSON LIMIT FOR EACH PERSON IN EXCESS OF 8 PERSONS

**MODERATE INCOME IS DEFINED AS THE GREATER OF 115% OF THE U.S. MEDIAN FAMILY INCOME OR THE AVG OF THE STATE-WIDE AND STATE NON-METRO MEDIAN FAMILY INCOMES OR 115/80THS OF THE AREA LOW-INCOME LIMIT

To automatically calculate adjusted income visit: <http://eligibility.sc.egov.usda.gov>

Rural Development Housing Programs in Texas: http://www.rurdev.usda.gov/LP_Subject_HousingAndCommunityAssistance.html

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To file a complaint of discrimination write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice or TDD).